

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21108

Subject	Zip Code Tabulation Area : 21108			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	14,352	+/- 796	100.0%	(X)
In labor force	10,244	+/- 683	71.4%	+/- 2.7
Civilian labor force	10,145	+/- 710	70.7%	+/- 2.8
Employed	9,577	+/- 660	66.7%	+/- 2.9
Unemployed	568	+/- 192	4%	+/- 1.3
Armed Forces	99	+/- 96	0.7%	+/- 0.7
Not in labor force	4,108	+/- 452	28.6%	+/- 2.7
Civilian labor force	10,145	+/- 710	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.6%	+/- 1.8
Females 16 years and over	7,580	+/- 463	(X)	+/- (X)
In labor force	5,081	+/- 403	67%	+/- 3.5
Civilian labor force	5,071	+/- 404	66.9%	+/- 3.5
Employed	4,749	+/- 383	62.7%	+/- 3.8
Own children under 6 years	1,192	+/- 316	(X)	+/- (X)
All parents in family in labor force	981	+/- 302	82.3%	+/- 8.3
Own children 6 to 17 years	2,885	+/- 447	(X)	+/- (X)
All parents in family in labor force	2,293	+/- 434	79.5%	+/- 5.8
COMMUTING TO WORK				
Workers 16 years and over	9,398	+/- 648	100.0%	(X)
Car, truck, or van -- drove alone	7,987	+/- 561	85%	+/- 3
Car, truck, or van -- carpooled	560	+/- 254	6%	+/- 2.6
Public transportation (excluding taxicab)	243	+/- 121	2.6%	+/- 1.3
Walked	118	+/- 108	1.3%	+/- 1.1
Other means	142	+/- 106	1.5%	+/- 1.1
Worked at home	348	+/- 130	3.7%	+/- 1.4
Mean travel time to work (minutes)	29.3	+/- 2	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	9,577	+/- 660	100.0%	(X)
Management, business, science, and arts occupations	4,729	+/- 430	49.4%	+/- 3.6
Service occupations	1,322	+/- 252	13.8%	+/- 2.4
Sales and office occupations	2,604	+/- 373	27.2%	+/- 3.2
Natural resources, construction, and maintenance occupations	571	+/- 164	6%	+/- 1.6
Production, transportation, and material moving occupations	351	+/- 105	3.7%	+/- 1.1
INDUSTRY				
Civilian employed population 16 years and over	9,577	+/- 660	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	31	+/- 34	0.3%	+/- 0.4
Construction	705	+/- 239	7.4%	+/- 2.3
Manufacturing	599	+/- 189	6.3%	+/- 1.8
Wholesale trade	211	+/- 110	2.2%	+/- 1.1
Retail trade	943	+/- 233	9.8%	+/- 2.3
Transportation and warehousing, and utilities	317	+/- 125	3.3%	+/- 1.3
Information	225	+/- 105	2.3%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	713	+/- 222	7.4%	+/- 2.3
Professional, scientific, and management, and administrative and waste	1,571	+/- 313	16.4%	+/- 3.1
Educational services, and health care and social assistance	2,240	+/- 287	23.4%	+/- 2.7
Arts, entertainment, and recreation, and accommodation and food services	739	+/- 196	7.7%	+/- 2
Other services, except public administration	402	+/- 139	4.2%	+/- 1.4
Public administration	881	+/- 184	9.2%	+/- 1.9

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CLASS OF WORKER				
Civilian employed population 16 years and over	9,577	+/- 660	100.0%	(X)
Private wage and salary workers	7,398	+/- 628	77.2%	+/- 3.1
Government workers	1,760	+/- 301	18.4%	+/- 3.1
Self-employed in own not incorporated business workers	419	+/- 148	4.4%	+/- 1.5
Unpaid family workers	0	+/- 19	0%	+/- 0.4
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	6,376	+/- 250	100.0%	(X)
Less than \$10,000	107	+/- 71	1.7%	+/- 1.1
\$10,000 to \$14,999	77	+/- 55	1.2%	+/- 0.9
\$15,000 to \$24,999	225	+/- 112	3.5%	+/- 1.8
\$25,000 to \$34,999	413	+/- 181	6.5%	+/- 2.8
\$35,000 to \$49,999	657	+/- 191	10.3%	+/- 3
\$50,000 to \$74,999	684	+/- 149	10.7%	+/- 2.4
\$75,000 to \$99,999	797	+/- 161	12.5%	+/- 2.5
\$100,000 to \$149,999	1,599	+/- 243	25.1%	+/- 3.6
\$150,000 to \$199,999	723	+/- 165	11.3%	+/- 2.6
\$200,000 or more	1,094	+/- 173	17.2%	+/- 2.7
Median household income (dollars)	\$107,736	+/- 8252	(X)	(X)
Mean household income (dollars)	\$126,873	+/- 8351	(X)	(X)
With earnings	5,402	+/- 277	84.7%	+/- 3
Mean earnings (dollars)	\$123,237	+/- 8926	(X)	(X)
With Social Security	1,703	+/- 206	26.7%	+/- 3.2
Mean Social Security income (dollars)	\$21,729	+/- 2340	(X)	(X)
With retirement income	1,721	+/- 238	27%	+/- 3.5
Mean retirement income (dollars)	\$37,512	+/- 5278	(X)	(X)
With Supplemental Security Income	122	+/- 103	1.9%	+/- 1.6
Mean Supplemental Security Income (dollars)	\$7,891	+/- 4598	(X)	(X)
With cash public assistance income	0	+/- 19	0%	+/- 0.5
Mean cash public assistance income (dollars)	-	+/- **	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	250	+/- 147	3.9%	+/- 2.3
Families	5,070	+/- 311	100.0%	(X)
Less than \$10,000	124	+/- 84	2.4%	+/- 1.6
\$10,000 to \$14,999	31	+/- 34	0.6%	+/- 0.7
\$15,000 to \$24,999	88	+/- 69	1.7%	+/- 1.4
\$25,000 to \$34,999	246	+/- 143	4.9%	+/- 2.8
\$35,000 to \$49,999	409	+/- 170	8.1%	+/- 3.3
\$50,000 to \$74,999	388	+/- 120	7.7%	+/- 2.4
\$75,000 to \$99,999	612	+/- 148	12.1%	+/- 2.8
\$100,000 to \$149,999	1,390	+/- 237	27.4%	+/- 4.3
\$150,000 to \$199,999	712	+/- 166	14%	+/- 3.1
\$200,000 or more	1,070	+/- 171	21.1%	+/- 3.4
Median family income (dollars)	\$122,909	+/- 7069	(X)	(X)
Mean family income (dollars)	\$142,473	+/- 9969	(X)	(X)
Per capita income (dollars)	\$45,917	+/- 3078	(X)	(X)
Nonfamily households	1,306	+/- 198	(X)	(X)
Median nonfamily income (dollars)	\$55,333	+/- 7920	(X)	(X)
Mean nonfamily income (dollars)	\$65,657	+/- 7655	(X)	(X)
Median earnings for workers (dollars)	\$46,970	+/- 5120	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$80,629	+/- 4708	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$55,243	+/- 7014	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	17,721	+/- 1031	17,721	(X)
With health insurance coverage	16,600	+/- 944	93.7%	+/- 1.8
With private health insurance	15,422	+/- 935	87%	+/- 3.4
With public coverage	3,608	+/- 629	20.4%	+/- 3.3
No health insurance coverage	1,121	+/- 345	6.3%	+/- 1.8
Civilian noninstitutionalized population under 18 years	4,158	+/- 507	4,158	(X)
No health insurance coverage	164	+/- 88	3.9%	+/- 2.2
Civilian noninstitutionalized population 18 to 64 years	11,285	+/- 755	11,285	(X)
In labor force:	9,423	+/- 672	9,423	(X)
Employed:	8,871	+/- 613	8,871	(X)
With health insurance coverage	8,215	+/- 564	92.6%	+/- 2.4
With private health insurance	8,026	+/- 580	90.5%	+/- 2.9
With public coverage	360	+/- 163	4.1%	+/- 1.8
No health insurance coverage	656	+/- 228	7.4%	+/- 2.4
Unemployed:	552	+/- 191	552%	+/- (X)
With health insurance coverage	421	+/- 159	76.3%	+/- 16.5
With private health insurance	365	+/- 130	66.1%	+/- 18.2
With public coverage	78	+/- 92	14.1%	+/- 15
No health insurance coverage	131	+/- 106	23.7%	+/- 16.5
Not in labor force:	1,862	+/- 335	1,862	(X)
With health insurance coverage	1,692	+/- 314	90.9%	+/- 4.7
With private health insurance	1,503	+/- 304	80.7%	+/- 7.1
With public coverage	461	+/- 228	24.8%	+/- 9.7
No health insurance coverage	170	+/- 94	9.1%	+/- 4.7
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	3.9%	+/- 2.1
With related children under 18 years	(X)	+/- (X)	4.1%	+/- 3.2
With related children under 5 years only	(X)	+/- (X)	8.2%	+/- 13.2
Married couple families	(X)	+/- (X)	2.7%	+/- 1.8
With related children under 18 years	(X)	+/- (X)	1.9%	+/- 3
With related children under 5 years only	(X)	+/- (X)	9.9%	+/- 15.9
Families with female householder, no husband present	(X)	+/- (X)	13.1%	+/- 10
With related children under 18 years	(X)	+/- (X)	16.6%	+/- 14.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 35.2
All people	(X)	+/- (X)	3.4%	+/- 1.6
Under 18 years	(X)	+/- (X)	2.7%	+/- 2
Related children under 18 years	(X)	+/- (X)	2.7%	+/- 2
Related children under 5 years	(X)	+/- (X)	3.1%	+/- 5.1
Related children 5 to 17 years	(X)	+/- (X)	2.6%	+/- 2.2
18 years and over	(X)	+/- (X)	3.5%	+/- 1.7
18 to 64 years	(X)	+/- (X)	3.7%	+/- 1.9
65 years and over	(X)	+/- (X)	2.6%	+/- 2.6
People in families	(X)	+/- (X)	2.7%	+/- 1.6
Unrelated individuals 15 years and over	(X)	+/- (X)	9.2%	+/- 5.1

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.